

EXHIBIT 11

STROOCK

By UPS

January 25, 2006

Michele L. Jacobson
Direct Dial 212-806-6067
Direct Fax 212-806-9067
MJacobson@stroock.com

Mr. David Thirkill
24 Powder Hill Road
Bedford, New Hampshire 03110-4845

Re: In the Matter of the Arbitration between Security Insurance
Company of Hartford (Itself, and as Successor in Interest to The Fire and
Casualty Insurance Company of Connecticut, The Connecticut Indemnity
Company and Employee Benefits Insurance Company) and Commercial Risk
Reinsurance Company Limited (Bermuda) and Commercial Risk Re-Insurance
Company (Vermont)

Dear Mr. Thirkill:

The undersigned lawyers represent the same Claimants and Respondents in a second arbitration on other contracts. As part of the panel selection process for this arbitration, the parties have agreed to submit the enclosed questionnaire to the umpire candidates. Please note that this questionnaire is substantially similar to that which you recently filled out for the first arbitration. The only additional information required for this arbitration is in paragraphs 9 and 13, so if your answers to the other questions have not changed, please provide only the information requested in those paragraphs. We request that you return this questionnaire within seven days to the undersigned counsel. However, if you do not wish to be considered further for the position of umpire on this panel, we would appreciate it if you could inform us as soon as possible in order that a substitute nominee may be selected and we may send a questionnaire to him or her.

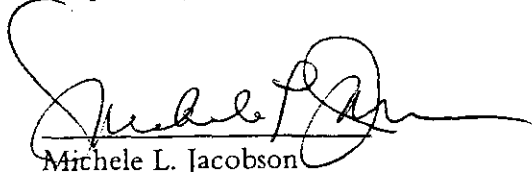
The parties have also agreed that there should be no *ex parte* contact with the umpire candidates regarding this arbitration in connection with this selection process. They have represented to each other that they have had no such contact with any of the candidates they have nominated. If there is a question concerning this questionnaire, we would appreciate it if you could present it to both sides in a joint communication by, for example, e-mail, fax or a telephone conference.

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Mr. David Thirkill
January 25, 2006
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We thank you in advance for your time and effort in completing this questionnaire, and we will inform you as promptly as we can regarding the selection made pursuant to the arbitration agreement in the treaties involved, as amended by agreement of the parties.

Respectfully submitted,



Michele L. Jacobson
Stroock & Stroock & Lavan LLP
180 Maiden Lane
New York, New York 10038
(212) 806-6067
(212) 806-9067 (facsimile)
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Counsel For Claimant



John P. Higgins
D'Amato & Lynch
70 Pine Street
New York, New York 10270
(212) 269-0927
(212) 269-3559
jhiggins@damato-lynch.com
Counsel for Respondents

MLJ:mr
Encl.

cc: Martin D. Haber
Theodor Dielmann

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STROOCK

By UPS

January 25, 2006

Michele L. Jacobson
Direct Dial 212-806-6067
Direct Fax 212-806-9067
MJacobson@stroock.com

Mr. Clive Becker-Jones
Gleneagle Management Inc.
11 Gleneagle Drive
Bedford, New Hampshire 03110

Re: In the Matter of the Arbitration between Security Insurance
Company of Hartford (Itself, and as Successor in Interest to The Fire and
Casualty Insurance Company of Connecticut, The Connecticut Indemnity
Company and Employee Benefits Insurance Company) and Commercial Risk
Reinsurance Company Limited (Bermuda) and Commercial Risk Re-Insurance
Company (Vermont)

Dear Mr. Becker-Jones:

We would like to thank you for participating in the umpire selection process for the above-captioned dispute, but regret to inform you that you were not chosen as the umpire. However, the undersigned lawyers represent the same Claimants and Respondents in a second arbitration on other contracts. As part of the panel selection process for this arbitration, the parties have agreed to submit the enclosed questionnaire to the umpire candidates. Please note that this questionnaire is substantially similar to that which you recently filled out for the first arbitration. The only additional information required for this arbitration is in paragraphs 9 and 13, so if your answers to the other questions have not changed, please provide only the information requested in those paragraphs. We request that you return this questionnaire within seven days to the undersigned counsel. However, if you do not wish to be considered further for the position of umpire on this panel, we would appreciate it if you could inform us as soon as possible in order that a substitute nominee may be selected and we may send a questionnaire to him or her.

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Mr. Clive Becker-Jones

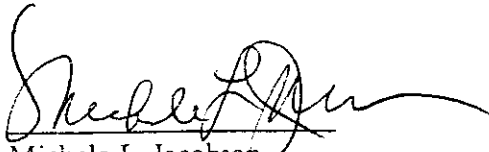
January 25, 2006

Page 2

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Respectfully submitted,



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(212) 806-9067 (facsimile)
mjacobson@stroock.com
Counsel For Claimant



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D'Amato & Lynch
70 Pine Street
New York, New York 10270
(212) 269-0927
(212) 269-3559
jhiggins@damato-lynch.com
Counsel for Respondents

MLJ:mr

Encl.

cc: Martin D. Haber
Theodor Dielmann

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STROOCK

By UPS

January 25, 2006

Michele L. Jacobson
Direct Dial 212-806-6067
Direct Fax 212-806-9067
Mjacobson@stroock.com

J.M. Nessi
NessPa Holdings
73 Avenue Mozart 75016
Paris, France

Re: In the Matter of the Arbitration between Security Insurance
Company of Hartford (Itself, and as Successor in Interest to The Fire and
Casualty Insurance Company of Connecticut, The Connecticut Indemnity
Company and Employee Benefits Insurance Company) and Commercial Risk
Reinsurance Company Limited (Bermuda) and Commercial Risk Re-Insurance
Company (Vermont)

Dear Mr. Nessi:

We would like to thank you for participating in the umpire selection process for the above-captioned dispute, but regret to inform you that you were not chosen as the umpire. However, the undersigned lawyers represent the same Claimants and Respondents in a second arbitration on other contracts. As part of the panel selection process for this arbitration, the parties have agreed to submit the enclosed questionnaire to the umpire candidates. Please note that this questionnaire is substantially similar to that which you recently filled out for the first arbitration. The only additional information required for this arbitration is in paragraphs 9 and 13, so if your answers to the other questions have not changed, please provide only the information requested in those paragraphs. We request that you return this questionnaire within seven days to the undersigned counsel. However, if you do not wish to be considered further for the position of umpire on this panel, we would appreciate it if you could inform us as soon as possible in order that a substitute nominee may be selected and we may send a questionnaire to him or her.

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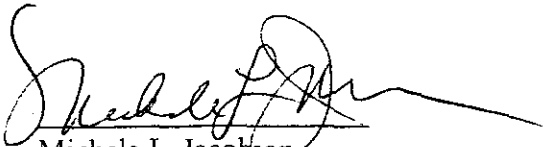
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J.M. Nessi
January 25, 2006
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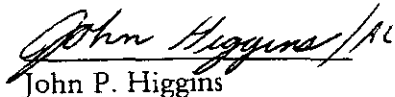
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Respectfully submitted,



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Stroock & Stroock & Lavan LLP
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New York, New York 10038
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(212) 806-9067 (facsimile)
mjacobson@stroock.com
Counsel For Claimant



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D'Amato & Lynch
70 Pine Street
New York, New York 10270
(212) 269-0927
(212) 269-3559
jhiggins@damato-lynch.com
Counsel for Respondents

MLJ:mr
Encl.

cc: Martin D. Haber
Theodor Dielmann

SSL-DOCS2 70262257v1

STROOCK

By UPS

January 25, 2006

Michele L. Jacobson
Direct Dial 212-806-6067
Direct Fax 212-806-9067
MJacobson@stroock.com

Mr. Francois Negrier
42 Bvard Richard Lenoir
Paris, France 75011

Re: In the Matter of the Arbitration between Security Insurance
Company of Hartford (Itself, and as Successor in Interest to The Fire and
Casualty Insurance Company of Connecticut, The Connecticut Indemnity
Company and Employee Benefits Insurance Company) and Commercial Risk
Reinsurance Company Limited (Bermuda) and Commercial Risk Re-Insurance
Company (Vermont)

Dear Mr. Negrier:

The undersigned lawyers represent the same Claimants and Respondents in a second arbitration on other contracts. As part of the panel selection process for this arbitration, the parties have agreed to submit the enclosed questionnaire to the umpire candidates. We request that you complete this questionnaire within seven days and return it to the undersigned counsel. However, if you do not wish to be considered further for the position of umpire on this panel, we would appreciate it if you could inform us as soon as possible in order that a substitute nominee may be selected and we may send a questionnaire to him or her.

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Mr. Francois Negrier
January 25, 2006
Page 2

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Respectfully submitted,



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Counsel For Claimant



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D'Amato & Lynch
70 Pine Street
New York, New York 10270
(212) 269-0927
(212) 269-3559
jhiggins@damato-lynch.com
Counsel for Respondents

MLJ:mr
Encl.

cc: Martin D. Haber
Theodor Dielmann

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STROOCK

By UPS

January 25, 2006

Michele L. Jacobson
Direct Dial 212-806-6067
Direct Fax 212-806-9067
MJacobson@stroock.com

Mr. Ronald S. Gass
The Gass Company, Inc.
59 Ravenwood Drive
Weston, Connecticut 06883-1410

Re: In the Matter of the Arbitration between Security Insurance
Company of Hartford (Itself, and as Successor in Interest to The Fire and
Casualty Insurance Company of Connecticut, The Connecticut Indemnity
Company and Employee Benefits Insurance Company) and Commercial Risk
Reinsurance Company Limited (Bermuda) and Commercial Risk Re-Insurance
Company (Vermont)

Dear Mr. Gass:

We would like to thank you for participating in the umpire selection process for the above-captioned dispute, but regret to inform you that you were not chosen as the umpire. However, the undersigned lawyers represent the same Claimants and Respondents in a second arbitration on other contracts. As part of the panel selection process for this arbitration, the parties have agreed to submit the enclosed questionnaire to the umpire candidates. Please note that this questionnaire is substantially similar to that which you recently filled out for the first arbitration. The only additional information required for this arbitration is in paragraphs 9 and 13, so if your answers to the other questions have not changed, please provide only the information requested in those paragraphs. We request that you return this questionnaire within seven days to the undersigned counsel. However, if you do not wish to be considered further for the position of umpire on this panel, we would appreciate it if you could inform us as soon as possible in order that a substitute nominee may be selected and we may send a questionnaire to him or her.

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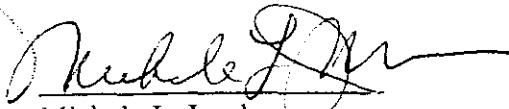
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Mr. Ronald S. Gass
January 25, 2006
Page 2

we would appreciate it if you could present it to both sides in a joint communication by, for example, e-mail, fax or a telephone conference.

We thank you in advance for your time and effort in completing this questionnaire, and we will inform you as promptly as we can regarding the selection made pursuant to the arbitration agreement in the treaties involved, as amended by agreement of the parties.

Respectfully submitted,



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(212) 806-9067 (facsimile)
mjacobson@stroock.com
Counsel For Claimant



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70 Pine Street
New York, New York 10270
(212) 269-0927
(212) 269-3559
jhiggins@damato-lynch.com
Counsel for Respondents

MLJ:mr
Encl.

cc: Martin D. Haber
Theodor Dielmann

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In the Matter of the Arbitration of	:	X
	:	
SECURITY INSURANCE COMPANY OF	:	
HARTFORD itself and as successor in interest to	:	
THE FIRE AND CASUALTY INSURANCE	:	
COMPANY OF CONNECTICUT, THE	:	
CONNECTICUT INDEMNITY COMPANY, and	:	
EMPLOYEE BENEFITS INSURANCE	:	
COMPANY,	:	
	:	
Claimant,	:	
- against -	:	
	:	
COMMERCIAL RISK REINSURANCE	:	
COMPANY LIMITED (BERMUDA) and	:	
COMMERCIAL RISK RE-INSURANCE	:	
COMPANY (VERMONT),	:	
	:	
Respondents.	:	
	:	X

UMPIRE QUESTIONNAIRE

To assist the parties in evaluating the qualifications of persons nominated to serve as umpire in the arbitration between the parties listed above, and to identify any potential conflict of interest, please supply the following information.

1. Name: _____

Company: _____

Address: _____

Telephone: _____

Home Address: _____

Home Telephone: _____

2. CURRENT EMPLOYMENT (Position and Length of Employment).

Position Title: _____

Length of Employment: _____

Principal Duties: _____

PAST QUALIFYING EMPLOYMENT (if not currently an officer of an insurance or reinsurance company).

Please attach a resume or curriculum vitae.

3. Are you presently or have you ever been an employee, officer, director, shareholder, agent or consultant of any of the parties listed below, or of such parties' subsidiaries, affiliates or parent companies.

Security Insurance Company of Hartford
The Fire and Casualty Insurance Company of Connecticut
The Connecticut Indemnity Company
Employee Benefits Insurance Company
Royal & Sun Alliance
ARTIS Group
The SCOR Group
Commercial Risk Reinsurance Company Limited (Bermuda)
Commercial Risk Re-Insurance Company (Vermont)

☐ Yes ☐ No

If yes, please explain.

4. Have you ever served as an arbitrator, umpire, attorney, or expert witness in a matter involving any of the parties listed above or any subsidiaries, affiliates or parent companies of such parties?

☐ Yes ☐ No

8. To your knowledge, do any of companies with which you are presently affiliated or in which you presently have a financial interest have an ongoing business relationship with any of the parties and/or affiliates listed above?

☐ Yes ☐ No

If yes, please explain.

9. Have you ever had any involvement in an insurance or reinsurance transaction or dispute involving any of the specific claims, policies and/or treaties at issue in this matter as listed below?

This arbitration involves whether payments made by Security Insurance Company of Hartford itself and as Successor in Interest to The Fire and Casualty Insurance Company of Connecticut, The Connecticut Indemnity Company, and Employee Benefits Insurance Company ("Claimant") for losses incurred in connection with the ORS Workers Compensation Fund, the HPP Workers' Compensation Program and the NHE Workers' Compensation Program (including the CraneComp, Horizon Workers' Compensation Program and Transportation Group Programs) are reimbursable to Claimant, pursuant to the terms of separate reinsurance agreements issued to Claimants by Commercial Risk Reinsurance Company Limited (Bermuda) and Commercial Risk Re-Insurance Company (Vermont) for each program.

☐ Yes ☐ No

If yes, please explain.

10. Have you ever served on an arbitration panel with Martin Haber?

☐ Yes ☐ No

If yes, for each such arbitration, state the approximate date of commencement and termination (or whether still pending) and the respective capacities in which you and Martin Haber acted, i.e., as arbitrator or umpire.

11. Have you ever served on an arbitration panel with Theodor Dielmann?

☐ Yes ☐ No

If yes, for each such arbitration, state the approximate date of commencement and termination (or whether still pending) and the respective capacities in which you and Theodor Dielmann acted, i.e., as arbitrator or umpire.

12. Have you ever served as an arbitrator, umpire, expert witness or consultant in an arbitration or litigation at the request of any counsel involved in this arbitration?

D'Amato & Lynch

Stroock & Stroock & Lavan LLP

☐ Yes ☐ No

If yes, identify counsel and disclose type of service and approximate date so engaged.

13. This arbitration involves whether payments made by Security Insurance Company of Hartford itself and as Successor in Interest to The Fire and Casualty Insurance Company of Connecticut, The Connecticut Indemnity Company, and Employee Benefits Insurance Company ("Claimant") for losses incurred in connection with the ORS Workers Compensation Fund, the HPP Workers' Compensation Program and the NHE Workers' Compensation Program (including the CraneComp, Horizon Workers' Compensation Program and Transportation Group Programs) are reimbursable to Claimant, pursuant to the terms of separate reinsurance agreements issued to Claimants by Commercial Risk Reinsurance Company Limited (Bermuda) and Commercial Risk Re-Insurance Company (Vermont) for each program.

Would these facts or circumstances prevent you from rendering an unbiased decision in this arbitration?

☐ Yes ☐ No

If yes, please explain.

14. Are you aware of any facts or circumstances which (1) might impair your ability to serve or (2) might create an appearance of partiality on your part in the above-captioned arbitration?

☐ Yes ☐ No

If yes, please explain.

15. Please list dates that you are unavailable to serve as an umpire in this arbitration over the next 18 months.

Signature: _____

Date: _____